

LESSON PLAN

Protecting Yourself Online

- IT'S A -
**MONEY
THING®**

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** (2 pages)
- **ACTIVITY A** (4 pages)
- **ACTIVITY B** (1 page)
- **QUIZ** (1 page)
- **ACTIVITY A ANSWER KEY** (1 page)
- **ACTIVITY B ANSWER KEY** (2 pages)
- **QUIZ ANSWER KEY** (1 page)

COLLECT FROM YOUR LIBRARY

- **VIDEO 03** (*Foiling Identity Theft*)
- **VIDEO 31** (*How to Spot Scams*)
- **HANDOUT 03** (*Foiling Identity Theft*)
- **HANDOUT 31** (*How to Spot Scams*)
- **PRESENTATION 03** (*Foiling Identity Theft*)





LESSON PLAN

Protecting Yourself Online

GRADES

7 to 12

TIME

45 minutes



OVERVIEW

In a connected world, keeping your personal information safe is essential. This lesson will familiarize students with common types of scams they may encounter online, as well as common mistakes people make in protecting their personal data.

GOALS

- Help students to spot common online scams and protect sensitive personal information
- Equip students to decide what not to share on social media

OBJECTIVES

- Demonstrate the importance of keeping various forms of personal information secure
- Break down different types of online scams and common scam tactics
- Identify mistakes in social media posts that could compromise data security
- Spot the warning signs of various scams in a suspicious email

ASSESSMENT

Activities A and B can be used to gauge student understanding. An optional quiz has been provided with this lesson plan (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? This lesson plan explores concepts from Standard 6 (Protecting & Insuring) from the Council for Economic Education's National Standards for Financial Literacy.

MATERIALS

- VIDEO 03**—*Foiling Identity Theft*
- VIDEO 31**—*How to Spot Scams*
- HANDOUT 03**—*Foiling Identity Theft*
- HANDOUT 31**—*How to Spot Scams*
- PRESENTATION 03**—*Foiling Identity Theft*
- ACTIVITY A**—*Spot the Social Media Mistakes and Answer Key*
- ACTIVITY B**—*The Warning Signs of Scam Email and Answer Key*
- QUIZ**—*Protecting Yourself Online and Answer Key*

PREPARATION

- Gather digital materials (videos and presentation)
- Print **HANDOUT 03** and **HANDOUT 31** for each student
- (Optional) Print **QUIZ** (Protecting Yourself Online) for each student
- Print and cut out cards for **ACTIVITY A**
- Prepare **ACTIVITY B** by printing out physical copies for students and preparing a copy for in-class display



LESSON PLAN

Protecting Yourself Online

TIME LINE

- 5 minutes** Introduce topic and show **VIDEO 03** (*Foiling Identity Theft*)
- 10 minutes** Go over **PRESENTATION 03**
- 10 minutes** Divide students into small groups and distribute **ACTIVITY A**; go over the correct answers together as a class
- 5 minutes** Show **VIDEO 31** (*How to Spot Scams*)
- 10 minutes** Divide students into small groups and distribute **ACTIVITY B**; go over correct answers together as a class
- 5 minutes** Wrap up and distribute **HANDOUT 03** and **HANDOUT 31**
- (Optional)** Assessment: **QUIZ** (*Protecting Yourself Online*)

INSTRUCTIONS

- Introduce the topic: “Protecting yourself online is an extremely important part of your personal security, especially when it comes to finances.” Ask the class:
 - What are some methods you use to protect yourself online?
- Show **VIDEO 03**
- Go over **PRESENTATION 03**
- Distribute **ACTIVITY A**
 - Have students divide into small groups
 - Provide each group with a social media postcard, and have them determine what’s wrong with the post
 - Display the cards for the class and go through each social media post, having each group provide their answers; go over all answers with the class and provide any missing answers
- Show **VIDEO 31**

6. Distribute **ACTIVITY B**

- Have students break into small groups and give each group a copy of the provided sample email sheet
- Write scam types on board, or display them for the class
- Allow students time to spot types of scams and mark them on their sheets
- Display the email sheet for the class and go over the answers together

7. Wrap up by sharing the following:

- Your personal data is valuable, and can be bought and sold without you knowing; treat it like any other valued possession and keep it safeguarded
- Remember to stay vigilant for external hazards, and also not give out too much information about yourself

8. Distribute **HANDOUT 03** and **HANDOUT 31** as take-home materials

9. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class

NOTES

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ACTIVITY A

Protecting Yourself Online

SPOT THE SOCIAL MEDIA MISTAKES



Directions: Determine what's wrong with each social media post.

1  @JenYoung2002 

Just moved to Main St. & Grand Ave! My Apartment number 01 makes me feel like a boss.

Wooo! Going out of town for vacation! I won't be back until next week, Friday, around 6 p.m.! #wholeweekoff #forgotmykeys

Today, 9:30AM

2  @Lucy4Reel 

My spirit animal is a giant robot unicorn.

Hey! Here's the link to the project file: <https://file.34bxq9r>
Password is: monkeypuzzle
Same as I use for everything, LOL

Today, 11:25AM

3  @NextJoy16 

Online personality quiz lover, local farm enthusiast.

Congratulations! YOU'VE BEEN CHOSEN AS A WINNER!!! Click the link, and fill out the form to claim your prize! www.5c4m.com

Today, 1:55PM

4  @YourGranny 

Check out my photos, bio, blog, family history, contact page, hourly updates and more!

PUBLIC PROFILE

I'll be live-knitting from my cottage this week! If you need to reach me, I'm at: 404 Rustic Lane, Forest Grove, MB 82761, (555) 408-2329

Today, 2:45PM

5  @MeEd2468 

I will say yes to friend requests from literally anyone!

HEY Friend!! Long time no see. It's the real Mr. Tony Turtle here, can you PLEASE help out? Click please: <http://giv.eme.theloot>

Today, 2:39AM

6  @MacNation 

Privacy settings? Schmivacy schmettings. I'm all about the likes, follows and emojis.

Join my CASINO CREW in the brand new SLOT MACHINE 8! Earn useless GOLD coins! (requires full account access) >

Today, 9:30AM

SPOT THE SOCIAL MEDIA MISTAKES

Directions: Determine what's wrong with each social media post.

1



@JenYoung2002 

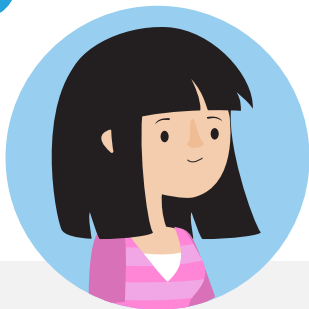
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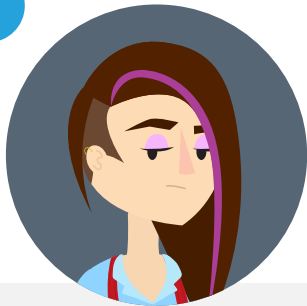
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family history, contact page,
hourly updates and more!

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Join my CASINO CREW in the brand new SLOT MACHINE 8! Earn useless GOLD coins!

(requires full account access) >

Today, 9:30AM



ACTIVITY B

Protecting Yourself Online

THE WARNING SIGNS OF SCAM EMAIL

Directions: Identify various types of scams included in this email.

Inbox

EMAIL

Bill Gatez **JOB lottery winner!!! You MUST REPLY NOW!**

DETAILS **From:** Bill Gatez Tot4llYl3g1tEm41l@rnicrosoft.com

Dear candidate,
We're delighted to inform you that you've been chosen as THE *WINNER* of our job placement lottery! Click this link NOW to complete your Resume!! and claim your \$1,000,000 a Year salary!!!! Res.ume.net/45gl87sxp You are also eligible for a \$10,195 Dollar signing bonus, just input your banking info HERE>>> PayPal.org/3189938 <<< to claim it NOW!!! We are a non-profit job placement charity, helping the unemployed after the recent natural disaster [you can learn more and DONATE by [Clicking here](#)] We also sell 24k GOLD* commemorative teddy bears, and 100% OF ALL FUNDS go to help the charity! visit our shop HERE! hAmazon.com/shop01 INterested in selling the bears to add even more to your HUGE salary, we can set you up with a shipment of bears (only \$9.99 / month) and you can get RICH selling them to your friends and neighbors!!! Have a SPECIAL SOMEONE that you want to impress? Nothing says you care like a SOLID GOLD* bear! Are you instead alone and need someone to impress with the GREAT new salary and AWESOME golden gifts?!?!?? If so, we have the offer for YOU! Meet that perfect match, by checking out our partner site>>>>>>>>>> DATING4RICH&GOOD.BOT all members are MEGA RICH and work in non-profit CHARITY, so they have much in common with you! Members are also known to buy each other FANCY GIFTS & fly each other to exotic locations for rendevous! ALL this WEALTH, FUN and HAPPINESS awaits you as soon as you sign your contract, which cannot be reversed after opening this email. Please provide all information in full to avoid trouble from our legal team. The hiring phase is very time sensitive and you MUST RESPOND NOW in order to complete the process. Any delay will result in offer termination, COSTLY legal action and we will ensure that you are NEVER HIRED BY ANYONE EVER AGAIN. Since you are a smart up and coming professional, we know you'll complete our process and step into a life of LUXURY and fulfillment! Talk to you VERY SOON! Please find your BONUS welcome kit attached.

Thanks in advance!!!

Bill Gatez, CEO; CBURF (Charity Bears Unemployment Relief Fund)

ATTACHMENT: [Welcome! \(InfectorGadget.exe\)](#) 12.1MB



QUIZ

Protecting Yourself Online

NAME: _____

TOTAL
/ 5 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

- The best way to protect your computer against viruses is to install regular updates to:
 - Your anti-virus software
 - Your firewall software
 - Your operating system
 - All of the above
- Which one of these procedures won't protect you against identity theft?
 - Keep your firewall, anti-virus and operating system software up to date
 - Enable spam filters on your email accounts
 - Plug your computer into a powerbar instead of a wall outlet
 - Look out for sketchy links and emails
 - Don't overshare on social media
- You receive an email offering you part of a huge sum of money if you can help move it to your country. What do you do?
 - Take the offer and wait for free money
 - Delete the email and mark it as spam
 - Forward the message to some friends just in case it's legit
 - Reply with a witty retort to their scam attempt
- Your computer has been hacked, with a message demanding that you pay to unlock your files, this type of attack is known as:
 - Lockerware
 - Ransomware
 - Burglarware
 - Denialware

/4 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

5. TRUE or FALSE Messages with the logo and branding of a well-known company should always be trusted.

/1 pt

ACTIVITY A ANSWER KEY

Protecting Yourself Online

SPOT THE SOCIAL MEDIA MISTAKES

Directions: Go through each social media post, displaying them for the class. Have student groups provide the problems they've noticed with their assigned post, then fill in any missing answers.

POST	PROBLEMS
01	<ul style="list-style-type: none"> • '2002' in user name could be a reference to birth year, which you should keep private; never use numbers related to your age or birthday • Revealing address information and apartment number is a bad idea, no matter the context • Broadcasting when you'll be out of town can help scammers and thieves target you
02	<ul style="list-style-type: none"> • Don't send any professional or work-related files on public social networks • Revealing passwords is a terrible idea • Never use the same password for everything; use unique passwords or a password manager
03	<ul style="list-style-type: none"> • '16' in user name could again be a birth year/age reference • Online personality quizzes and other third-party sites may be trying to collect your data • Unknown contests and promotions offering you prizes can be scams in disguise; if something sounds too good to be true, it probably is
04	<ul style="list-style-type: none"> • Over-sharing too much personal information can make you an easy mark for ID theft and other scams • Having a public profile on social media sites increases your exposure to online dangers • Putting too much info in an out-of-town message is a classic over-share; this applies to 'out of office' automated email messages as well
05	<ul style="list-style-type: none"> • '2468' in username could be a reference to a PIN for bank card or cellphone use. Never use the digits in a PIN as part of a username. If numbers are needed to create a unique username, use random ones and never digits related to PIN numbers or passwords. • Saying yes to friend requests from anyone could expose you to fake profiles linked to bots and scammers • Suspicious messages from old acquaintances asking for something can sometimes be fake accounts assuming the identity of your social media friend; be wary of any suspect requests
06	<ul style="list-style-type: none"> • Knowing and fully utilizing privacy settings on your preferred social media sites is a very important part of keeping yourself protected online; you may be sharing more data than you want to, without even knowing it • Third-party apps and programs can contain malicious code, or can link to sites that do. Use only trusted sources for games and online apps. Be wary of any apps that require broad access to your account information.

ACTIVITY B ANSWER KEY

Protecting Yourself Online

THE WARNING SIGNS OF SCAM EMAIL

Directions: Write the following terms on the board or display them for the class. Unexpected Money/ Winnings, Buyer/Seller Fraud, Fake Charities, Dating Schemes, Get-Rich-Quick Schemes, Threats and Extortion, Identity Theft. Go over the example email and have students provide the places where each type of scam appears. Provide any answers the students miss as you go over each answer with the class.

The image shows a simulated email interface with the following elements:

- 01** Points to the sender's name: **Bill Gatez**.
- 02** Points to the subject line: **JOB lottery winner!!! You MUST REPLY NOW!**
- 03** Points to the "From" field: **From: Bill Gatez** and the email address **Tot4llyL3g1tEm41l@rnicrosoft.com**.
- 04** Points to the salutation: **Dear candidate,**
- 05** Points to the opening paragraph: **We're delighted to inform you that you've been chosen as THE *WINNER* of our job placement lottery! Click this link NOW to complete your Resume!! and claim your \$1,000,000 a Year salary!!!!**
- 06** Points to the first link: Res.ume.net/45g187sxp
- 07** Points to the second link: PayPail.org/3189938
- 08** Points to the third link: [hAmazon.com/shop01](https://Amazon.com/shop01)
- 09** Points to the fourth link: DATING4RICH&GOOD.BOT
- 10** Points to the attachment bar at the bottom: **ATTACHMENT: Welcome! (InfectorGadget.exe) 12.1MB**

The email body text includes several redaction boxes around suspicious links and phrases like "SPECIAL SOMEONE", "GREAT new salary", "AWESOME golden gifts", and "NEVER HIRED BY ANYONE EVER AGAIN".

ACTIVITY B ANSWER KEY

Protecting Yourself Online

THE WARNING SIGNS OF SCAM EMAIL

Directions: Go over the example email, then have students provide which scams they've spotted and where they appear. Point out and explain any examples that students missed.

ITEM	TYPE OF SCAM OR WARNING SIGN
01	<i>Urgent and pushy subject line, meant to get you to act before you think.</i>
02	<i>Suspicious email address and domain name. If you're unsure about an email, always check the email address and domain name of the sender. Scammers may use their contact name, or domains that similar to the real thing (rnicrosoft.com) to try and trick you.</i>
03	<i>Unexpected money or winnings. Be wary of fake contests that are set up to trick you into entering your personal info, which can be used for identity theft and other scams.</i>
04	<i>Identity theft—never enter banking information online unless the website is trusted and confirmed safe. Any personal or banking information you provide can be used to create fake accounts and profiles that steal your identity.</i>
05	<i>Fake charities—beware of suspicious crowdfunding and charity sites. Fake charities will prey on your urge to help others or support a worthy cause, but pocket the money themselves.</i>
06	<i>Buyer/seller fraud—some items sold online may be knockoffs or outright fake postings. For any items you buy online, make sure the seller is on a trusted site, and backed up by a certified company identity and solid reviews from verified past purchasers.</i>
07	<i>Get-rich-quick scheme—avoid pyramid schemes and offers that require you to pay up front for the promise of riches in the future.</i>
08	<i>Dating scheme—scammers will sometimes use fake dating profiles to form online relationships, then leverage that emotional bond to ask for gifts or expenses, disappearing once they get the cash or items.</i>
09	<i>Threats and extortion—scammers use threatening and pushy language to get you to act before you can think or investigate. Made-up threats of dire consequences are used to bully you into providing personal data you otherwise wouldn't.</i>
10	<i>Sketchy file attachment. Beware of opening file attachments from questionable sources. Attachments can contain malicious code like spyware and viruses.</i>

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

- The best way to protect your computer against viruses is to install regular updates to:
 - Your anti-virus software
 - Your firewall software
 - Your operating system
 - All of the above
- Which one of these procedures won't protect you against identity theft?
 - Keep your firewall, anti-virus and operating system software up to date
 - Enable spam filters on your email accounts
 - Plug your computer into a powerbar instead of a wall outlet
 - Look out for sketchy links and emails
 - Don't overshare on social media
- You receive an email offering you part of a huge sum of money if you can help move it to your country. What do you do?
 - Take the offer and wait for free money
 - Delete the email and mark it as spam
 - Forward the message to some friends just in case it's legit
 - Reply with a witty retort to their scam attempt
- Your computer has been hacked, with a message demanding that you pay to unlock your files, this type of attack is known as:
 - Lockerware
 - Ransomware
 - Burglarware
 - Denialware

/4 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

5. TRUE or FALSE Messages with the logo and branding of a well-known company should always be trusted.

/1 pt